

Christina

It all began with a postcard Christina received in the mail letting her know about Habitat's Home Repair Program. She needed new flooring for her kitchen and bathroom, and her deck repaired so she could safely go to her backyard and enjoy her gardening.

She called our office, applied for the program and qualified. While completing her sweat equity portion of the program at our office, she enjoyed it so much that she became a regular office volunteer. Not only was she a great help with regular office duties, but with her love and knowledge of plants, she was able to revive our struggling ficus tree. While having a green thumb might not initially seem to be a useful skill for home repair, every talent is meaningful and can be utilized as

we strive to improve both the homes and lives of our partner families.

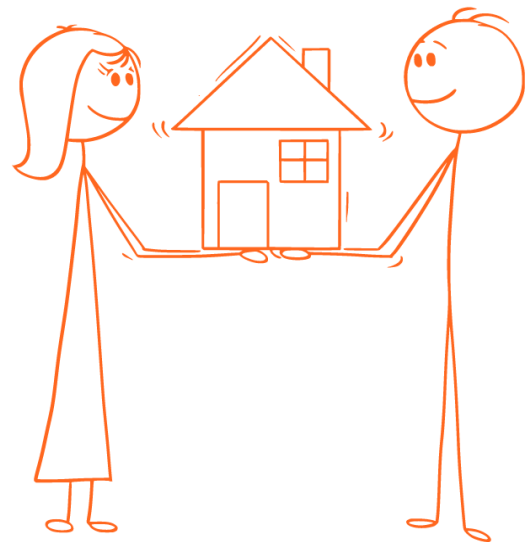
Our Home Repair program is more than just a new deck or floor, it is the building of a community together, and shows how we can make a difference one family at a time.

Sophia and Anthony

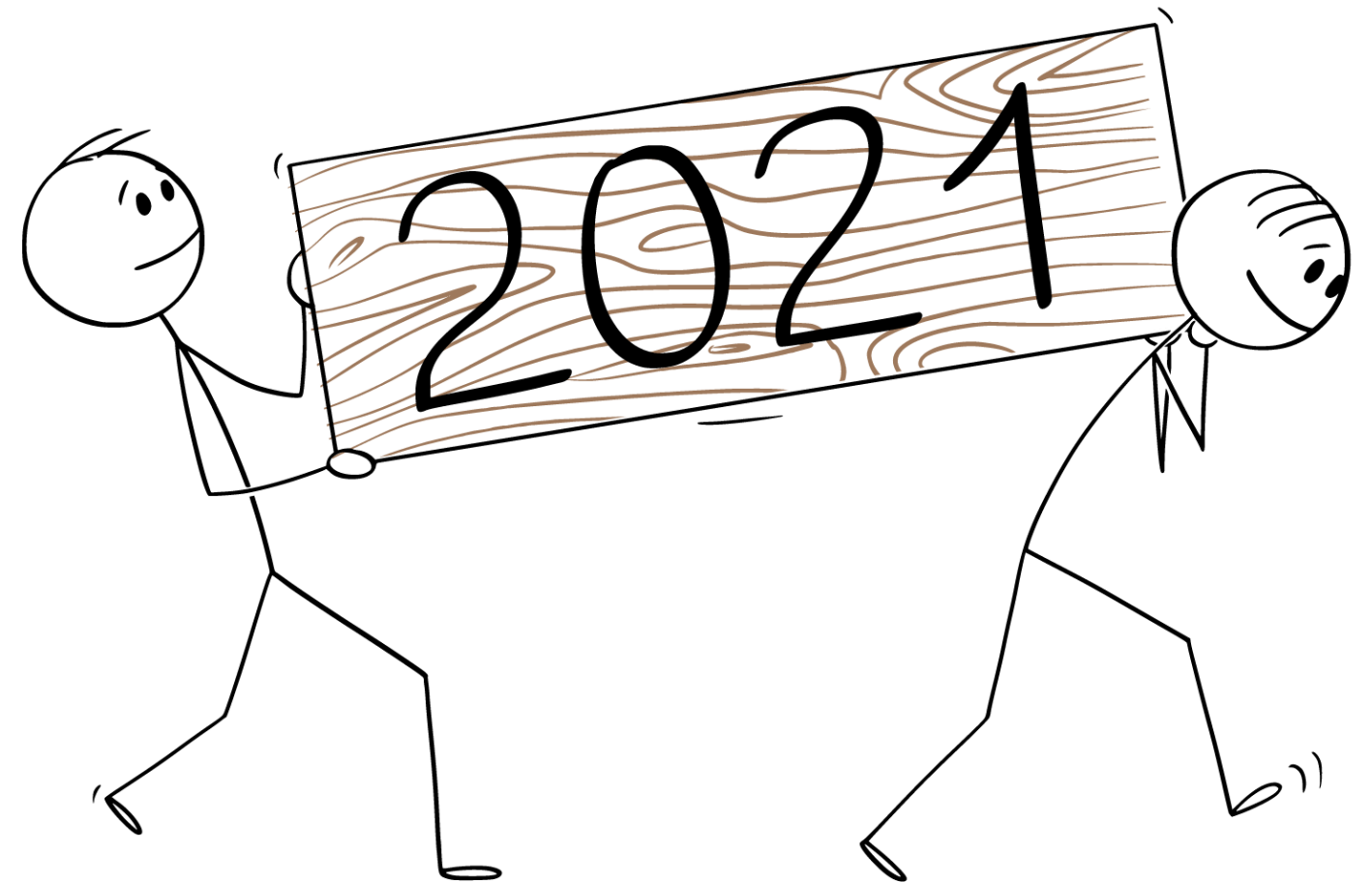
While living in California, Sophia and Anthony contacted the local Habitat affiliate in hopes of applying. "Having a core place to call home and feel a sense of security for all 7 of our children," said Sophia, "is all we could ever ask for. I could see great things happening for my family if given the opportunity to build a Habitat home." Unfortunately, that opportunity would have to wait since they were not accepting applications at that time.

In 2017, seeking a fresh start and the chance for Sophia to return to her Lakota roots, the couple relocated to South Dakota with their children. Three years later, amid a pandemic, their hope of owning a Habitat home was

reignited. On September 28, 2021, in partnership with Black Hills Area Habitat for Humanity, Sophia and Anthony purchased their Habitat home, completing their 1,500-mile journey to homeownership.



Annual Report



"I can't stress the importance of giving families like mine an opportunity like this. Not only does it give people like Anthony and myself an opportunity to grow and excel in life, but the same thing for our children and their children. And when all is said and done, it creates a better community within a city. Magic!"

- Sophia, Habitat Homeowner 2021

Financials 2021

120

local families have purchased a Black Hills Area Habitat for Humanity home.



Through affordable homeownership, families experience a pivotal change in their financial well-being. They can save more, invest in education, pursue opportunities, and achieve financial stability. This means parents have additional resources to buy nutritious food and cover medical costs, and kids have a safe place to study at night.

80

families have had their homes repaired. Their hard work and partnership with us helped them maintain independence for their families.



Habitat homeowners are further prepared for success with financial education and an affordable mortgage.

32

families have paid off their mortgage.



164

people have received education about our programs in the past year.



Your gifts make these and other successes possible – it's an investment that creates an immense return in our communities for generations to come.

Approximately **\$190,800** is paid by Habitat homeowners in property taxes each year.



Income

Gifts In-Kind	\$1,027,670
Houses Sold and Financed	\$542,105
Cash, Pledges, and Grants	\$885,844
Other	\$825,059
Total:	\$3,320,678

Expenses

Program	\$2,349,240
Admin	\$163,515
Fundraising	\$126,319
Total:	\$2,639,074

Board of Directors

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Path to Homeownership

